



Livingston County



2026 Benefit Guide

CSEA
Full-Time Employees

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Livingston County is proud to offer a comprehensive benefits package to our employees. This benefit guide is for full-time employees covered by the collective bargaining agreement between Livingston County and Civil Service Employees Association Local 826 (CSEA). You will have access to benefit summaries which may provide more detailed information about the benefits.

The group insurance benefit plans currently offered by Livingston County are:

- » Health Insurance
- » Dental Insurance
- » Vision Plan
- » Health Savings Account (HSA)
- » Healthcare Flexible Spending Account (FSA)
- » Critical Illness Insurance
- » Accident Insurance
- » Hospital Indemnity Insurance
- » Short-Term Disability Insurance
- » Pet Insurance

Additional benefits include:

- » Retirement Programs
- » Wellness Programs
- » Employee Assistance Program
- » Paid Leave Time
- » Paid Holidays

Enrolling in Benefits

Benefit changes and elections are accepted upon initial eligibility and once per year during an Open Enrollment period, or if you experience an IRS qualifying change in status (such as birth of a child, marriage, divorce, etc.). Benefit changes due to a qualifying life event must be requested within 30 days of the event, or during Open Enrollment only. For full details, reference your Plan Document or contact the Livingston County Human Resources Department.

Eligible dependents that may be added to your insurance programs include legal spouses and dependent children to age 26, in most cases.

To successfully enroll in benefits, completed forms must be provided to HR within specified deadlines. Contact HR as follows:

Livingston County Human Resources Department
 6 Court Street, Room 206
 Geneseo, NY 14454

HumanResources@livingstoncountyny.gov

585.243.7570

This document is an outline of the coverage provided under the Livingston County benefit plans based as well as the terms and conditions set forth in the collective bargaining agreement between Livingston County and the Civil Service Employees Association Local 826 (CSEA). It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice or to provide benefits that are not expressly provided for within the collective bargaining agreement. To the extent that any of the information contained in this document is inconsistent with the plan documents and/or the collective bargaining agreement, the provisions set forth in the plan documents and collective bargaining agreement will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact the Livingston County Human Resources Department.

Medical Benefits

Administered by Excellus BCBS

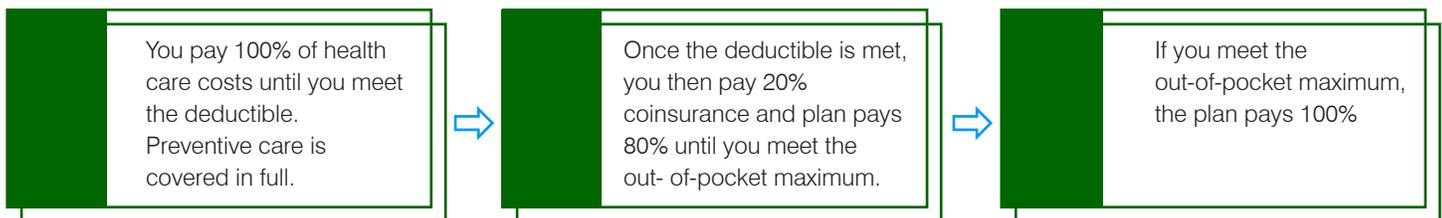


Livingston County provides medical coverage under Premium, Standard, and High Deductible Health Plan (HDHP 3000 / 6000) offerings (Of Note, employees hired after 10/16/2013 or making health insurance elections after 10/16/2013 are not eligible to elect the Premium Plan).

The High Deductible Health Plan Provides:

- » Choice and flexibility with the same provider and pharmacy network as the Premium and Standard Plans
- » Preventive care services covered in full, even if deductibles have not been met
- » An employer funded Health Savings Account, that also allows the employee to contribute pre-tax dollars. An HSA may only be paired with an IRS qualified High Deductible Health Plan
- » No employee payroll deductions for HDHP (Livingston County pays 100% of the insurance premium cost)

HOW THE HDHP 3000/6000 PLAN WORKS:



Plan Option Highlights (In-Network):

	Premium Plan	Standard Plan	HDHP 3000 / 6000
Network		Bluecard PPO	Bluecard PPO
Annual Deductible	Not applicable	Not applicable	\$3,000 single \$6,000 family In-Network
Out-of-Pocket Maximum Protection	\$6,850 single \$13,700 family	\$6,850 single \$13,700 family	\$6,000 single \$12,000 family An individual member will not exceed the federal maximum of \$9,100
Coinsurance	Not applicable	Not applicable	20% of services, after deductible is met.
Preventive Care and Wellness Services	Covered in Full	Covered in Full	Covered in Full, even if deductible has not been met.
Primary Care Physician	\$15 copay	\$20 copay	Subject to deductible. After deductible is met, subject to 20% coinsurance. Total of all deductible and coinsurance expenses will never exceed the out-of-pocket maximum.
Specialist Visit	\$15 copay	\$20 copay	Subject to deductible. After deductible is met, subject to 20% coinsurance. Total of all deductible and coinsurance expenses will never exceed the out-of-pocket maximum.
MD Live Telemedicine	Covered in Full	Covered in Full	Covered in Full

Network	Premium Plan	Standard Plan Bluecard PPO	HDHP 3000 / 6000 Bluecard PPO
Urgent Care Center	\$25	\$25	Subject to deductible. After deductible is met, subject to 20% coinsurance. Total of all deductible and coinsurance expenses will never exceed the out of pocket maximum.
Emergency Room Visit	\$50	\$50	Subject to deductible. After deductible is met, subject to 20% coinsurance. Total of all deductible and coinsurance expenses will never exceed the out of pocket maximum.
Hospital Admission	Covered in Full	\$100 copay	Subject to deductible. After deductible is met, subject to 20% coinsurance. Total of all deductible and coinsurance expenses will never exceed the out of pocket maximum.
Outpatient Surgery	Covered in Full	Covered in full	Subject to deductible. After deductible is met, subject to 20% coinsurance. Total of all deductible and coinsurance expenses will never exceed the out of pocket maximum.
Prescription Drug	\$5 / \$15 / \$30	\$10 / \$25 / \$40	After deductible is met: \$10 / \$35 / \$70 copay (No coinsurance on Rx)
Contribution to Health Savings Account	Not applicable	Not applicable	County provides: Single: \$250 per year Family: \$500 per year
Monthly Cost	See Below	See Below	No Premium Cost – See Below

See Excellus Plan Summaries or SBCs for more complete benefit information. Health Insurance coverage is effective the 1st of the month following employment.

Employee contributions toward Premium and Standard Plan coverage based on Date of Hire:

Premium Plan:

- » On or prior to February 16, 1994: **\$25.00** per payroll period for family or other types of dependent coverage or **\$12.00** per payroll period for individual coverage
- » On or after February 17, 1994, but before November 8, 2006: **20%**
- » On or after November 8, 2006, but before November 19, 2010: **25%**
- » On or after November 19, 2010, but before September 11, 2013: **30%** for the first ten (10) years of employment; thereafter, **25%**
- » On or after September 11, 2013 but before October 16, 2013 **30%**

Standard Plan:

- On or prior to February 16, 1994: **\$25.00** per payroll period for family or other types of dependent coverage or **\$12.00** per payroll period for individual coverage
- On or after February 17, 1994 but before September 11, 2013: **15%**
- On or after September 11, 2013: **25%**

2026 Health Insurance Contributions Per Pay Period

Premium Plan			
	20% Contribution	25% Contribution	30% Contribution
Individual	\$105.81	\$132.26	\$158.72
Two Person	\$243.37	\$304.22	\$365.06
Family No Spouse	\$264.10	\$330.13	\$396.15
Family	\$277.90	\$347.38	\$416.86

Standard Plan		
	15% Contribution	25% Contribution
Individual	\$74.63	\$124.39
Two Person	\$171.67	\$286.11
Family No Spouse	\$186.31	\$310.51
Family	\$196.02	\$329.69

High Deductible Health Plan (HDHP)	
	*Note, the County will make an annual contribution to a health savings account (HSA) of \$250 for individual coverage and \$500 for all other levels of coverage.
Individual	\$0
Two Person	\$0
Family No Spouse	\$0
Family	\$0

Telemedicine

MD Live (for Excellus members)

Access telemedicine services day or night including medical and behavioral health care with 24/7 availability.

To connect with MD Live:

Register and login using your Excellus ID card:

ExcellusBCBS.com/Member

Download the MD Live mobile app

Text **EXCELLUS** to 635483

Call 866.692.5045



If you elect the HDHP



Health Savings Account (HSA)

Administered by Lifetime Benefit Solutions

There are many features of a Health Savings Account that make this a very popular option among employees across the US, including:

- » Triple tax benefits – contributions are made on a pretax basis, there is no tax if your account balance grows, and there is no tax when you use the funds to reimburse for qualified health, dental, vision, and retiree expenses
- » Accounts are individually owned, and account balances stay with the member
- » Account balances may build and roll over with no limits

Eligibility	HDHP 3000/6000 enrolled members who are not enrolled in Medicare, Medicaid or parental dependent plans
Pre-tax contribution limits (combined employer + employee)	\$4,400 single \$8,750 non-single The County will deposit \$250 for single, and \$500 for non single enrolled members in 2026
How to use it for eligible healthcare expenses	Use your LBS payment card; or Pay your out of pocket expenses and submit for reimbursement; or Pay your out of pocket expenses and let your balance grow!

If you elect the Standard, Premium, or no County Health insurance:

Flexible Spending Account (FSA)

Administered by Lifetime Benefit Solutions – Available to Standard or Premium Plan participants or those enrolled in other non-County plans.



Healthcare FSA:

Employees are able to elect pre-tax dollars to be set aside in a FSA account to cover out of pocket costs for medical, dental and vision expenses. Once an election is made, it can not be updated until the next plan year.

Annual maximum: \$2,500

Elections made must be used or they will be lost.

Dependent Care Flexible Spending Account (DCFSA)

Administered by Lifetime Benefit Solutions

Daycare FSA:

Employees are able to elect pre-tax dollars to be set aside in a Dependent Care FSA account to cover out of pocket costs for childcare expenses, such as daycare, preschool and before/after school programs for dependents under age 13. Once an election is made, it can not be updated until the next plan year.

Annual maximum: \$7,500

Elections made must be used or they will be lost.

Dental Benefits

Administered by Excellus BCBS



Livingston County is pleased to offer a robust dental plan to eligible County employees who elect coverage. This benefit is provided by Livingston County at no cost to the employee. Employees are not required to participate in the County Health Insurance program.

Plan Highlights (In-Network):	
Dental Plan and Network	Blue Shield + DenteMax
Deductible	\$50 single \$150 family
Annual Maximum Benefit (per member)	\$1500
Class 1: Preventive and Diagnostic Cleanings, X-Rays, Sealants	Covered at 100%
Class 2: Basic Restorative Fillings, Oral Surgery	Covered at 80%
Class 2A: Basic Restorative Root canals Periodontal Surgery	Covered at 80%
Class 3: Major Restorative Fixed prosthetics (Bridge) Inlays / Onlays / Crowns Implants	Covered at 50%
Class 4: Orthodontia	Covered at 80% up to \$1500 per lifetime for children up to age 19
Monthly Premium Cost	None! Livingston County contributes 100% of the dental premium cost

See Excellus Dental summary for complete benefit details.

Vision Benefits

Administered by VSP



A supplemental Vision Plan is offered to all benefit eligible County employees who elect the coverage. Employees are not required to participate in the County Health Insurance program.

The VSP Choice network provides the #1 in access to quality care. Members have choice of independent providers or popular retail chains including Visionworks, Walmart and more.

Plan Highlights (In-Network):	
Exam every 12 months	\$20 copay
Lenses every 12 months	\$25 frame / lens copay
Frames every 24 months	\$150 frame allowance
Contact lenses every 12 months (instead of lenses and frame)	\$150 contact lens allowance
MONTHLY RATES	
Employee Only	\$8.93
Employee + 1	\$14.29
Employee + Children	\$14.59
Employee + Family	\$23.53

See VSP Plan Summary for complete benefit details

Wellness Program

In Partnership with University of Rochester Employee Wellness (UREW) Team

We are pleased to offer year round access to programming and services through UREW including biometric screenings, health coaching, and lifestyle and condition management courses at no cost to employees. Watch for more information.

Additionally, multiple fitness facilities are provided at County sites for use with no cost.

Employees are eligible to utilize Employee Assistance Program (EAP) services whenever needed.



Open Enrollment Checklist

For Benefits Effective January 1st of each year

- » Attend informational meetings
- » Log onto Employee Navigator (<http://www.employeenavigator.com>) from November 1 at 12 a.m. (midnight) through November 15 at 11:59 p.m.

Health Insurance:

- » If you wish to stay with your current plan, no action needed
- » If you wish to elect coverage for the first time or make changes to your existing plan, please **make elections on Employee Navigator**

Health Savings Account:

- » If you enroll in the HDHP 3000 / 6000 plan, you are eligible to make an election for payroll deduction (in addition to what the County is contributing on your behalf). Contribution amounts can be changed up to once per month, at any point in the year.

Flexible Spending Account:

- » If you are enrolled in the Premier or Standard Plan (or are covered by insurance elsewhere), you are eligible to make an election for payroll deduction. Contribution amounts can not be changed once elected, so please select your amount carefully.

Dental Insurance:

- » To enroll in this coverage, you must **make elections on Employee Navigator**

Vision Insurance:

- » To enroll in this coverage, you must **make elections on Employee Navigator**

Drop Payment Eligibility

Existing Employees who drop or forego County health insurance are eligible for a "drop payment". New full-time CSEA employees who are eligible for health insurance benefits and forgo such benefits are eligible for drop payment after completion of one year of employment within the bargaining unit.

In order to receive a drop payment, an employee must provide the required documentation on Employee Navigator proving that he/she has health insurance coverage through another source. This must be provided between November 1 and November 15 of the year in which payment is requested. If spouses who are both employed by the County and both receive separate hospitalization coverage through the County elect to move to one dependent or family coverage plan, they will not be eligible for a drop payment for dropping coverage. However, if both employees drop their health insurance, they may receive a single dependent/family coverage drop payment in the amount set forth in the following paragraph. In this event, they must designate which of the two will receive the drop payment or instruct the County to provide each with one half of the drop payment. Drop payments will be made in a pay period of December each year. The amount of the drop payment will be based upon the level of coverage (e.g. two person, family, etc.) the employee would have received. Payment amounts for those employees who went without coverage for a full plan year (January 1 through December 31) are as follows:

- » Dropped individual coverage: \$1,100
- » Dropped dependents or family coverage: \$1,350

Critical Illness Insurance

Administered by AFLAC

Aflac Policy Design	
Lump sum benefit payable upon diagnosis of a covered critical illness	
\$30,000 (in \$5,000 Increments)	
Spouse 100% Coverage	
Child(ren) 50% (child coverage automatically included)	
*Invasive Cancer *Heart Attack *Stroke *Major Organ Transplant End Stage Renal Failure Heart Disease	
Different Illness:	Once per illness
	0 month Diagnosis Separation
*Same Illness:	100% Recurrence
	0 month Diagnosis Separation (once per covered illness)
Maximum Policy Payout:	300% per person
Wellness Benefit:	\$50 (once per person each cal. yr.)
Issue Ages: 18-64 and Children up to age 26	
GUARANTEE ISSUE!	
No Pre-Existing Condition Waiting Period!	
A critical illness diagnosis MUST occur on or after the effective date	

See brochure / policy for all benefit features, limitations and exclusions

Accident Insurance

Administered by AFLAC

Aflac Policy Design	
Benefits are paid directly to you based on treatment received and injuries sustained as a result of a covered accident	
Common activities that are covered: Football, baseball, basketball, soccer, tennis, paintball, mountain biking, cheerleading, boxing, skateboarding, skiing, car accidents, motorcycle accidents, hunting, fishing, hiking, etc.	
Excluded activities: Aeronautical events, participating in a sport for pay or profit, motorized vehicular racing or track days, illegal activities, etc.	
Benefit Highlights	
Coverage Type:	On/Off the Job
Over 30 named benefits listed in the brochure/Issue Ages 18+ to age 26 for Children	
Urgent Care:	\$125
X-Ray:	\$50
Lacerations (stitches):	up to \$300
Fractures and Dislocations:	Fractures: up to \$5,000
	Dislocations: up to \$4,000
Hospital Admission and Daily Benefit:	\$1,000 Initial (24HR) / \$160 (For 365 Days)
Physical Therapy:	\$25 (Up To 10 Visits)
A covered accident MUST occur on or after the effective date	

Monthly Rates	
Employee Only	\$8.23
EE + Spouse	\$13.73
EE + Child(ren)	\$18.62
Family	\$24.12

Hospital Indemnity Insurance

Administered by AFLAC

Aflac Policy Design	
Benefits are paid direct to you based on being admitted to a hospital	
Common events that are covered: Sickness, illness or off the job accident (includes pregnancy AND pre-existing conditions)	
Excluded activities: Mental and nervous disorders, drug and alcohol addiction, elective / cosmetic procedures, etc.	
Benefit Highlights	
Coverage Type:	Sickness / Illness / Off the Job Accident
See the brochure for a complete listing of all benefits, limitation and exclusions	
(Accident) Initial Hospitalization:	\$1,000 (24HR) once per calendar year
(Sickness) Initial Hospitalization:	\$1,000 (24HR) once per calendar year
Daily Hospitalization:	\$160 (31 days)
ICU Benefits:	Payable Under Hospital Admission/Confinement
Guarantee Issue?:	YES!
Pre-Existing Condition Waiting Period?:	NO!
Pre-Existing Pregnancy Covered?:	YES!
A covered hospitalization MUST occur on or after the effective date / Ages 18+ and to age 26 for Children	

Monthly Rates	
Employee Only	\$14.82
EE + Spouse	\$35.78
EE + Child(ren)	\$27.38
Family	\$48.34

Short-Term Disability Insurance

Administered by AFLAC

Aflac Policy Design	
Benefits are paid direct to you based on being eligible for Short-Term Disability	
Common events that are covered: Sickness, illness or off the job accident	
Excluded activities: Mental and nervous disorders, drug and alcohol addiction, elective / cosmetic procedures, etc.	
Benefit Highlights	
Coverage Type:	Sickness / Illness / Off the Job Accident
See the brochure for a complete listing of all benefits, limitation and exclusions	
Elimination Period:	30/30 (Days)
Benefit Period:	12 Months
Benefit:	Up to \$6,000 Monthly (Subject to Income Requirements)
Guaranteed Renewable:	Until Age 74
Provisions	
Simplified Issue:	Just a few health questions
Pre-Existing Condition Waiting Period:	12 / 12 (Does not include LCCops)
Pre-Existing Pregnancy Covered?:	10 Month Waiting Period
Disability MUST occur on or after the effective date	

See brochure / policy for all benefit features, limitations and exclusions

Pet Insurance

Administered by ASPCA

ASPCA Plan Design	
Coverage for dogs or cats (8 weeks or older) – No Annual Exam Required!	
Customizes plans to meet your financial needs	
Excluded: Any Illness or Injury Incurred Prior to Policy Effective Date is Not Covered Unless it is Cured and Free of Treatment and Symptoms For 180 Days	
Benefit Highlights	
Coverage Type:	Accident Only or Accident and Illness (Wellness Benefit Optional)
See the ASPCA website for a complete listing of all benefits, limitation and exclusions	
Plan Term:	12 Months, Cancel Anytime
Annual Deductible:	Customized: \$100, \$250 or \$500
Copays:	Customized: 10%, 20% or 30%
Annual Maximum:	Customized For Any Amount
Multi-Pet Discount:	10% For Each Additional Pet
Rates:	Rates are customized for every pet. Rate factors are based on plan selection, species, breed, age, and location.

2026 Holiday Schedule

The following dates are designated as paid holidays for the year 2026:

January 1, 2026	Thursday	New Year's Day
January 19, 2026	Monday	Martin Luther King's Birthday
February 16, 2026	Monday	Presidents' Day
May 25, 2026	Monday	Memorial Day
June 19, 2026	Friday	Juneteenth Day
July 3, 2026	Friday	Independence Day
September 7, 2026	Monday	Labor Day
October 12, 2026	Monday	Columbus Day
November 11, 2026	Wednesday	Veterans Day
November 26, 2026	Thursday	Thanksgiving Day
December 25, 2026	Friday	Christmas Day

Floating Holidays

After six months of employment, full-time CSEA employees will earn two floating holidays and on January 1 of each year after. Floating holidays must be used by year-end or they are lost, except in the case of new employees who may carry over up to two unused floating holidays. "New employees" are those employed for less than 12 months as of December 31. Floating holidays must be used in full-day increments.

Personal Leave

Each full-time CSEA employee is eligible for five personal days on January 1 of each year. New full-time CSEA employees become eligible for personal leave after six months of employment, and will accrue five personal leave days. On the 1st of January following your anniversary date you will accrue five days. On January 1 of each year, any unused personal leave from the previous year shall be converted to and credited to employee's accumulated sick leave. May be used in half-hour segments.

Sick Leave

Sick leave shall be earned at the rate of one half (1/2) workday per pay period, provided the employee is on the payroll at least six (6) days during the pay period. Earned sick leave is credited at the end of the pay period. Sick leave may be accumulated to a maximum of one hundred sixty-five (165) workdays. Sick leave may not be used before it is earned. An employee may use up to five (5) days of this sick leave per calendar year for the illness or doctors' appointments of the employee's spouse, parent, child, or step child. (This provides for a total of five days to be used among these relatives. For example, an employee could take 1 day for a spouse, 1 day for a parent, and 3 days for children.) An employee requesting sick leave use for these purposes must indicate "family illness or appointment" when making the request for this leave and note such on his/her timecard or equivalent time recording document. The County may require medical documentation of the illness or appointment. May be used in half-hour segments.

Vacation

Full-time CSEA employees will be granted a paid vacation according to the following schedule on each employee's respective anniversary date of hire:

Required Time of Service	Time Off
1st through 4th anniversary	10 working days
5th through 10th anniversary	15 working days
11th anniversary	16 working days
12th anniversary	17 working days
13th anniversary	18 working days
14th anniversary	19 working days
15th through 20th anniversary	20 working days
21st anniversary	21 working days
22nd anniversary	22 working days
23rd anniversary	23 working days
24th anniversary	24 working days
25th and following anniversaries	25 working days

On your first anniversary date you will accrue 10 working days of vacation, which must be taken before your next anniversary date; however, you will be allowed to carry over up to 3 days of your vacation time into the next anniversary year. Any carried over vacation, must be used in the next anniversary year or it will be lost. Can be taken in half-hour increments.

Jury Duty

Full-time CSEA employees who are selected for jury duty shall receive paid leave, not to exceed ten (10) working days annually, when attendance as a juror is required by the court on regularly scheduled working days of the employee. A full day's pay for each day of jury service will be paid if the employee does not work his/her full shift. Employees on such leave will remit to the County all remuneration received for jury duty service, with the exception of moneys paid for the reimbursement of travel and parking. Employees requesting payment for jury duty must notify their supervisor immediately upon receipt of a subpoena for jury duty as a condition of payment. An employee summoned to jury duty will cooperate with the County in a request for deferral of or excuse from jury duty whenever, in the County's judgment, such request is appropriate. An employee on jury duty shall report to work whenever his presence for jury duty is not required during his normal working hours.

Retirement

Enrollment in the New York State Employees Retirement System is mandatory for full-time employees. Employee contributions will vary by tier.

Tier 1-4	
3% contribution for the first 10 years	
Tier 5	
3% contribution for your entire employment	
Tier 6	
\$45,000 or less	3%
\$45,000.01 – \$55,000	3.5%
\$55,000.01 – \$75,000	4.5%
\$75,000.01 – \$100,000	5.75%
More than \$100,000	6%

Direct Deposit

All employees shall participate in the Livingston County direct deposit program.

Deferred Compensation

Full-time CSEA employees shall be eligible to participate in the County's deferred compensation/deferred compensation matching plan. The County will maintain an IRC §401(a) plan to provide for employer matching of employee's deferred compensation plan contributions, with the match not to exceed two percent (2%) of an employee's wages per pay period.

Employees hired on or after November 8, 2006, will be eligible for participation in the §401(a) plan after completing one year of employment with no break(s) in service.

Employees who participate in the §401(a) plan, retire from the County, and begin collecting a retirement benefit from the New York State Employees' Retirement System immediately upon such retirement may continue coverage in a health insurance plan offered by the County provided he/she pays 100% of the premium cost. The retired employee is responsible for paying the premium cost in accordance with

County policies and practices, and failure to make such payment shall result in permanent loss of the right to health insurance coverage through the County.

College Savings (529 Program)

Livingston County will provide a payroll deduction for employees who wish to participate in the New York State College Savings Program. This program allows you to save for college expenses by investing contributions and providing tax benefits.

Annual Notices

Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a state listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are **not** currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **877.KIDS.NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **866.444.EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2024. Contact your state for more information on eligibility.

<p>ALABAMA – Medicaid http://myalhipp.com 855.692.5447</p>	<p>INDIANA – Medicaid Health Insurance Premium Payment Program Family and Social Services Administration http://www.in.gov/fssa/dfr/ 800.403.0864 All other Medicaid https://www.in.gov/medicaid/ 800.457.4584</p>
<p>ALASKA – Medicaid The AK Health Insurance Premium Payment Program http://myakhipp.com/ 866.251.4861 CustomerService@MyAKHIPP.com Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx</p>	<p>IOWA – Medicaid and CHIP (Hawki) Medicaid: https://hhs.iowa.gov/programs/welcome-iowa-medicaid 800.338.8366 Hawki: https://hhs.iowa.gov/programs/welcome-iowa-medicaid/iowa-health-link/hawki 800.257.8563 HIPP: https://hhs.iowa.gov/programs/welcome-iowa-medicaid/fee-service/hipp 888.346.9562</p>
<p>ARKANSAS – Medicaid http://myarhipp.com 855.MyARHIPP (855.692.7447)</p>	<p>KANSAS – Medicaid https://www.kancare.ks.gov/ 800.792.4884 HIPP Phone: 800.967.4660</p>
<p>CALIFORNIA – Medicaid Health Insurance Premium Payment (HIPP) Program http://dhcs.ca.gov/hipp 916.445.8322 Fax: 916.440.5676 Email: hipp@dhcs.ca.gov</p>	<p>KENTUCKY – Medicaid Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP): https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx 855.459.6328 KIHIPPPROGRAM@ky.gov KCHIP: https://kynect.ky.gov 877.524.4718 Medicaid: https://chfs.ky.gov/agencies/dms</p>
<p>COLORADO – Medicaid and CHIP Health First Colorado (Colorado’s Medicaid Program) https://www.healthfirstcolorado.com Member Contact Center: 800.221.3943 State Relay 711 Child Health Plan Plus (CHP+) https://www.colorado.gov/pacific/hcpf/child-health-plan-plus Customer Service: 800.359.1991 State Relay 711 Health Insurance Buy-In Program (HIBI) https://www.mycohibi.com/ HIBI Customer Service: 855.692.6442</p>	<p>LOUISIANA – Medicaid www.medicaid.la.gov or www.ldh.la.gov/lahipp 888.342.6207 (Medicaid hotline) or 855.618.5488 (LaHIPP)</p>
<p>FLORIDA – Medicaid www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html 877.357.3268</p>	<p>MAINE – Medicaid Enrollment: https://www.mymaineconnection.gov/benefits/s/?language=en_US 800.442.6003 TTY: Maine relay 711 Private Health Insurance Premium: https://www.maine.gov/dhhs/ofa/applications-forms 800.977.6740 TTY: Maine relay 711</p>
<p>GEORGIA – Medicaid GA HIPP Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp 678.564.1162, Press 1 GA CHIPRA Website: https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra 678.564.1162, Press 2</p>	<p>MASSACHUSETTS – Medicaid and CHIP https://www.mass.gov/masshealth/pa 800.862.4840 TTY: 711 Email: masspreassistance@accenture.com</p>

MINNESOTA – Medicaid
https://mn.gov/dhs/health-care-coverage/ 800.657.3672
MISSOURI – Medicaid
http://www.dss.mo.gov/mhd/participants/pages/hipp.htm 573.751.2005
MONTANA – Medicaid
http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP 800.694.3084 Email: HSHIPPProgram@mt.gov
NEBRASKA – Medicaid
http://www.ACCESSNebraska.ne.gov Phone: 855.632.7633 Lincoln: 402.473.7000 Omaha: 402.595.1178
NEVADA – Medicaid
http://dhcfp.nv.gov 800.992.0900
NEW HAMPSHIRE – Medicaid
https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program 603.271.5218 Toll free number for the HIPP program: 800.852.3345, ext. 15218 Email: DHHS.ThirdPartyLiabi@dhhs.nh.gov
NEW JERSEY – Medicaid and CHIP
Medicaid: http://www.state.nj.us/humanservices/dmahs/clients/medicaid 800.356.1561 CHIP: http://www.njfamilycare.org/index.html 800.701.0710 (TTY: 711) Premium Assistance: 609.631.2392
NEW YORK – Medicaid
https://www.health.ny.gov/health_care/medicaid/ 800.541.2831
NORTH CAROLINA – Medicaid
https://dma.ncdhhs.gov 919.855.4100
NORTH DAKOTA – Medicaid
https://www.hhs.nd.gov/healthcare 844.854.4825
OKLAHOMA – Medicaid and CHIP
http://www.insureoklahoma.org 888.365.3742
OREGON – Medicaid and CHIP
http://healthcare.oregon.gov/Pages/index.aspx 800.699.9075
PENNSYLVANIA – Medicaid and CHIP
https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html 800.692.7462 CHIP Website: https://www.dhs.pa.gov/CHIP/Pages/CHIP.aspx CHIP Phone: 800.986.KIDS (5437)
RHODE ISLAND – Medicaid and CHIP
http://www.eohhs.ri.gov 855.697.4347 or 401.462.0311 (Direct Rlte Share Line)
SOUTH CAROLINA – Medicaid
http://www.scdhhs.gov 888.549.0820
SOUTH DAKOTA – Medicaid
http://dss.sd.gov 888.828.0059

TEXAS – Medicaid
https://www.hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program 800.440.0493
UTAH – Medicaid and CHIP
Utah's Premium Partnership for Health Insurance (UPP) https://medicaid.utah.gov/upp/ Email: upp@utah.gov 888.222.2542 Adult Expansion: https://medicaid.utah.gov/expansion/ Utah Medicaid Buyout Program: https://medicaid.utah.gov/buyout-program/ CHIP: https://chip.utah.gov/
VERMONT – Medicaid
https://dvha.vermont.gov/members/medicaid/hipp-program 800.250.8427
VIRGINIA – Medicaid and CHIP
https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs Medicaid and Chip: 800.432.5924
WASHINGTON – Medicaid
https://www.hca.wa.gov/ 800.562.3022
WEST VIRGINIA – Medicaid and CHIP
https://dhhr.wv.gov/bms/ or http://mywvhipp.com/ Medicaid: 304.558.1700 CHIP Toll-free: 855.MyWVHIPP (855.699.8447)
WISCONSIN – Medicaid and CHIP
https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm 800.362.3002
WYOMING – Medicaid
https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/ 800.251.1269

To see if any other states have added a premium assistance program since July 31, 2024, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
866.444.EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
877.267.2323, Menu Option 4, Ext. 61565

OMB Control Number 1210-0137 (expires 1/31/2026)

This benefit summary prepared by



Gallagher

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